

FIG. 1

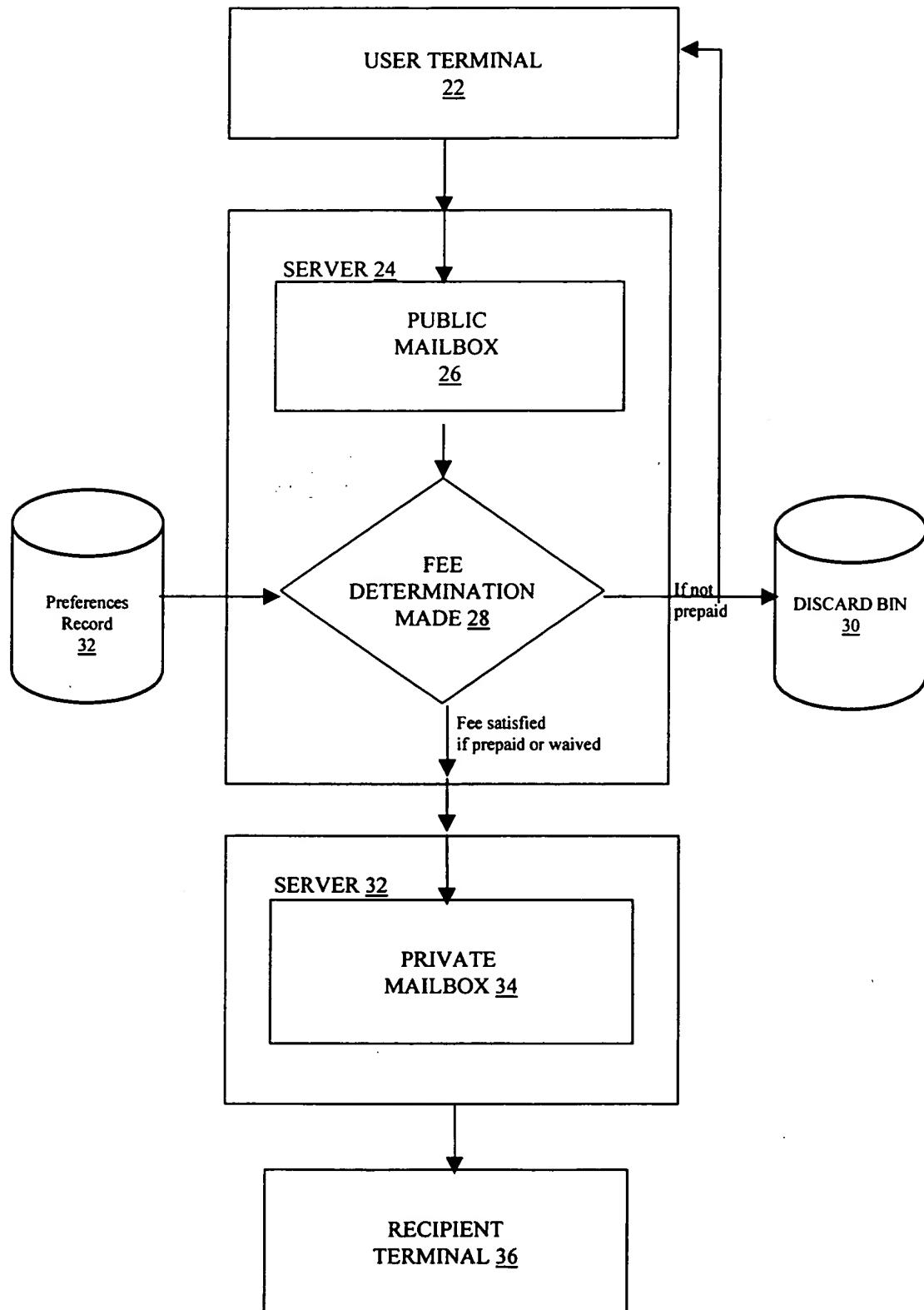


FIG. 2

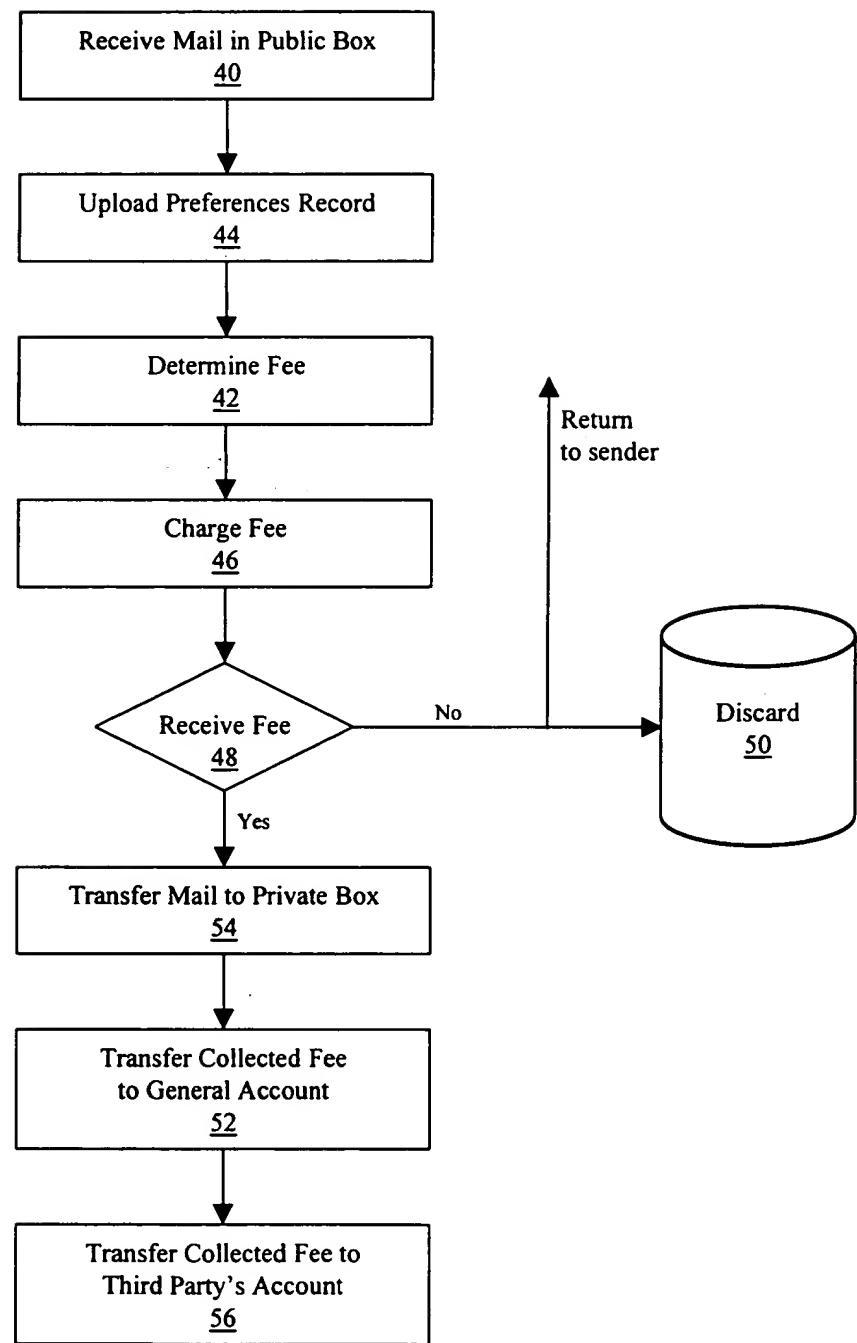


FIG. 3

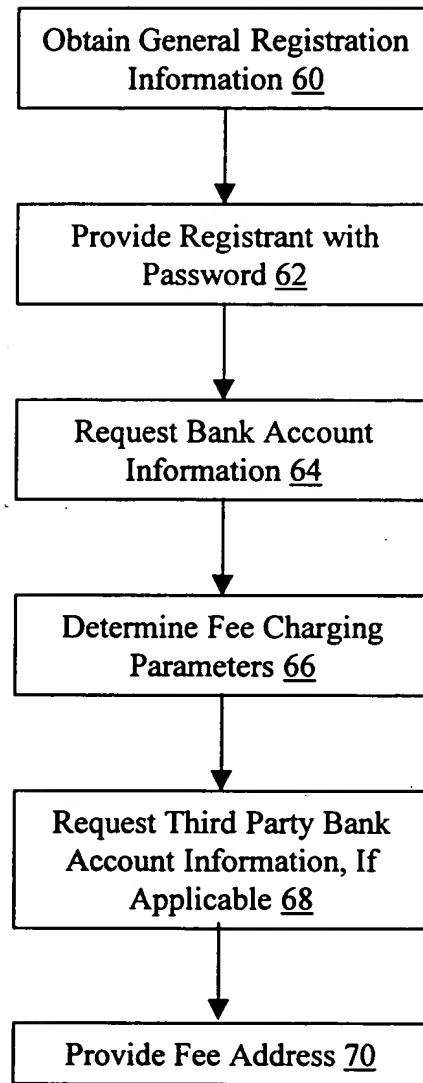


FIG. 4

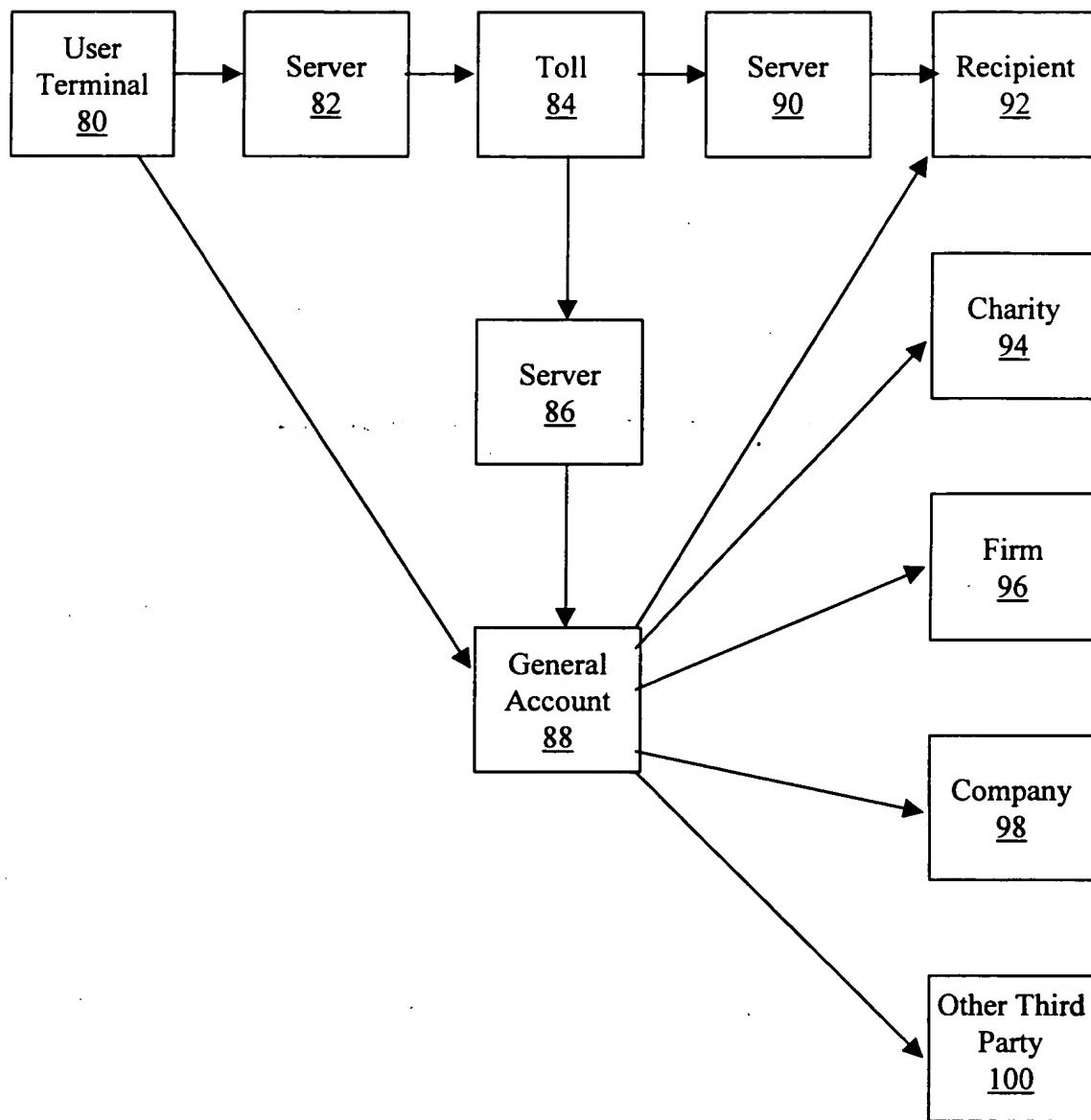


FIG. 5

User <u>100</u>	Account # <u>102</u>	Preferences Record <u>104</u>	Distribution of Collected Fees <u>106</u>	General Account Institute Name <u>108</u>	Account # <u>110</u>	Recipient of Collected Fees <u>112</u>	Account # <u>114</u>
Joe Com	12345	All mail \$0.35	100% to Charity A	1 st Bank	XXX	Charity A	00015
Dot Net	67890	Mail < 0.1 Mbits = \$0.35 Mail > 0.1 Mbit = \$1 Mail > 1 Mbit = \$5	50% to Charity B 50% to Company X	2 nd Bank	YYY	Charity B Company X	00016 33360
Sam Edu	05678	Mail from X = \$5/piece All other mail = \$0.35/piece	50% to Firm A 50% to Sam Edu	3 rd Bank	BBB	Firm A Sam Edu	44325

FIG. 6